

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: HUANG	) Confirmation No. 4146
)
Application No.: 10/035,852	) Group Art Unit: 3694
)
Filing Date: 12/31/2001	) Examiner: Ann Loftus
)
For: METHOD AND APPARATUS FOR	) AMENDMENT and RESPONSE to March
DETERMINING A CUSTOMER'S	) 22, 2007 Non-Final Office Action
LIKELIHOOD OF PAYING OFF A)
FINANCIAL ACCOUNT	) Docket No.: G06.005
)
	) PTO Customer Number 67338
	) Buckley, Maschoff & Talwalkar LLC
	) Attorneys for General Electric Company
	) 50 Locust Avenue
	) New Canaan, CT 06840
)

Mail Stop Amendment (via EFS)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed March 22, 2007, please amend the above-identified application as follows.

Amendments to the claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks begin on page 7 of this paper.